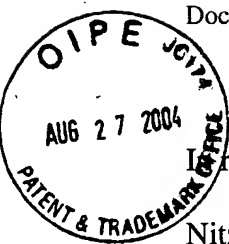


STW

Docket No.: 286643.121US1

PATENT/OFFICIAL



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Is re Application of

Nitzan MELAMED

Serial No. 10/620,444

Filed: July 17, 2003

For: CONSTANT VOLATILITY OR RISK INDICES

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: Group Art Unit: 3624
:
: Examiner:

INFORMATION DISCLOSURE STATEMENT

Honorable Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the documents listed on the attached form PTO-1449. It is respectfully requested that the documents be expressly considered during the prosecution of this application, and that the documents be made of record therein and appear among the "References Cited" on any patent to issue therefrom. Copies of any cited U.S. Patents and U.S. Patent Publications are not being submitted in accordance with 37 CFR 1.98(a)(2)(i).

This Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits. No certification or fee is required.

In accordance with 37 C.F.R. § 1.97(g) and (h), the filing of this IDS should not be construed as a representation that a search had been made or that information cited is, or is considered to be, material to patentability as defined in 37 C.F.R. § 1.56 (b), or that any cited document listed or attached is (or constitutes) prior art. Unless otherwise indicated, the date of publication indicated for an item is taken from the face of the item, and Applicant reserves the right to prove that the date of publication is in fact different.

Copies of the documents listed on sheet 1 of Form PTO-1449, some of which were cited in the prosecution of the corresponding PCT patent application, are enclosed. A copy of the search report for the PCT patent application is also enclosed.

No fee is believed to be required, however, the Commissioner is authorized to charge any deficiency in any fees pursuant to 37 CFR § 1.17 associated with this communication and to credit any excess payment to Deposit Account No. 08-0219.

Respectfully submitted,

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INFORMATION DISCLOSURE
CITATION IN AN
APPLICATION

(PTO-1449)

ATTY. DOCKET NO.
286643.121US1SERIAL NO.
10/620,444APPLICANT
Nitzan MELAMEDFILING DATE
July 17, 2003GROUP
3624

U.S. PATENT DOCUMENTS

EXAMINER'S INITIALS	PATENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE
	5,761,442	6/2/98	Barr et al.			8/31/94
	5,812,988	9/22/98	Sandretto			4/6/95
	6,078,904	6/20/00	Rebane			3/16/98

FOREIGN PATENT DOCUMENTS

EXAMINER'S INITIALS	PATENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
						Yes	No

OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)

	International Search Report for International Application No. PCT/US03/22223 mailed June 24, 2004.
EXAMINER	DATE CONSIDERED

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.